

TIPS FOR INTERVIEWS IN BANKS



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Tips for bank interviews



*Vital steps in understanding the
process of an interview conducted
for recruitments in banks*

01

Purpose of the interview

Many organizations like banks in India are conducting interviews for the purpose of selecting one suitable individual for a job. The

individual who has to be interviewed may be having good academic qualifications; however, he may not be having the requisite potentials namely; good communication ability, leadership quality, emotional strength and sometimes he may be poor in interpersonal relationship.

Like other organizations or industries, banking also demands individuals who are capable of

meeting any challenges during the course of their careers and such individuals should be open minded with an interest to work hard unmindful of the pressure of work and time involved and should be in a position to mingle with customers freely and openly. This apart, the individuals should maintain a cordial and friendly relationship with their colleagues, subordinates and superiors.

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02

Phases of the interview

Interviews are normally conducted by a team consisting of eminent personalities in the field. The team consists of not less than four members. The interview is conducted in four phases namely;

The first phase, during the course of which questions are asked by the committee members about the

individual and his specialization in some specialized field;

The second phase wherein questions are asked about the bank wherein he wants to join as a clerk or officer;

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The third phase wherein questions are asked on general banking scenario; economy with special reference to Indian economy and latest developments which are taking place in the country and

The fourth phase where the interview is considered as completed.



03

Interview committee

The interview committee comprises of three to five personalities who are well connected with banking matters. Normally the services of retired bank executives are utilized for the purpose of conducting interview.

The following system is adopted by the members of the committee and

it is not necessarily an order or rule.

The team members used to watch the candidate once he enters the room. The way he gets inside; the way he taps the door and the smile he wears – provide some vital tips to the committee members. These are called as body languages.

By virtue of the experience gained by the members over a period of time, they will be having a better

mindset to judge any person at the first impression.

The proverb namely, “The first impression is the best impression” always holds good.

While one member is in the process of posing questions with the candidate, the remaining members keenly watch the reactions of the candidate. They will try to find out as to whether the candidate

- a) is intelligent enough to understand the question;
- b) is capable of finding out the correct answer;
- c) in case he does not know the answer, whether he is able to convince the committee member;
- d) he lacks confidence level;
- e)he finds trouble to compose himself etc.,

These findings will provide them a picture about the capability of the individual to some extent.

Even though the members pose questions on different subjects to the candidate, their main concern is to find out the inner potential of the candidate;

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When the candidate is found to be inattentive on account of low level

of self confidence, one member will pose one provoking question so that the candidate is well aroused emotionally to come forward with one fitting answer.



04

Process of interview

The interview process consists of the following steps:

01. Candidate filling up the resume form on arrival at the reception counter;

02. Verification of certificates
and other testimonials by the
officials/staff;

03. Candidates waiting at the
reception hall for their turn to
attend the interview;

04. Candidate entering the
interview room duly seeking
permission from the
committee members;

05. Candidate thanking the committee members permitting him entry inside the cabin;

06. Candidate thanking the members once offered the seat by the committee members;

07. Candidate facing the committee members eagerly

awaiting questions from them;

08. Candidate answering the questions posed by the members till the process of interview is treated as completed;

09. Candidate collecting his certificates and other testimonials;

10. Candidate thanking the
committee members and
politely leaving the cabin
gently closing the door;

11. Candidate meeting other
candidates expecting him at
the reception hall cheerfully.

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05

Role of the candidate

For better performance in the interview, the candidate has to adopt the following strategies:

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01. Be confident while attending the interview;

02. Be hopeful that you are getting selected by the committee members;

03. Understand the dress code of the organizations like banks – a formal shirt and pant and neatly polished shoes.

04. Under any circumstances, do not wear

“T” shirts and jeans pants which will dampen the image of the candidate.

05. Girls should not wear provoking dresses and a neat chudithar is an accepted dress for girls.

06. It is not possible for any candidate to answer all

questions posed by the committee members.

07. When a candidate is not in a position to answer one question, he should have the courage to say "I do not know the answer".

08. It has to be borne in mind that the candidate is selected purely based upon

his presence of mind in answering the questions, answering ability, confidence level and composure. The knowledge level of the candidate takes the next seat only.

09. Wishing the aspiring candidates good luck.

